

complaint

Mrs C complains about the customer service she received from NewDay Cards Ltd (trading as Aqua) when she called it in May 2014.

our initial conclusions

Mrs C complains about the way she was spoken to on the phone in May 2014. Aqua accepts the service she received was below the standard Mrs C could expect. Following the involvement of this service, it has now offered her £100 for the upset caused. Having listened to the relevant call, our adjudicator considered that this offer is fair and reasonable. But Mrs C disagreed – she wants more compensation for what happened.

my final decision

I've considered everything Mrs C and Aqua have said and provided to decide what's fair and reasonable in this complaint. It's clear that Mrs C was very upset by what happened – she says she felt bullied by the bank, and that it hasn't taken responsibility for this or the stress she has been caused. It has recently offered her £100 for the upset caused. It also says that the matter has been raised as a training issue and addressed appropriately.

I appreciate Mrs C thinks she should be awarded more compensation give the impact of the matter on her, but it's isn't for me to punish the bank for what happened. Taking the matter as a whole, and bearing in mind the general levels of awards this service makes in this area, I consider that the bank's offer is fair and reasonable. It properly reflects the nature of the complaint and the effect it has had on Mrs C, including the inconvenience she has been caused raising her complaint with this service.

My final decision is that NewDay Cards Ltd (trading as Aqua) has made a fair offer. I require it to pay Mrs C £100 to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs C either to accept or reject my decision before 22 December 2014.

Laura Forster

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.